Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
EASTERN DISTRICT OF NEW YORK	-	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for	Michael First name	_	First name
	example, your driver's license or passport).	Middle name	_	Middle name
	Bring your picture identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	-	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-4750		

Only in a Joint Case):
siness name or EINs.
rent address:
0.7/0.0
e & ZIP Code
ress is different from yours, fill it rt will send any notices to this
City, State & ZIP Code
ys before filing this petition, I trict longer than in any other
on. S.C. § 1408.)
r

Deb	otor 1 Michael Luxenber	g				Case n	umber (if known)			
Par	t 2: Tell the Court About	our Ban	kruptcy Ca	se						
7.	The chapter of the Bankruptcy Code you are			rief description of each, see go to the top of page 1 and			C. § 342(b) for Individu	uals Filing for Bankruptcy		
	choosing to file under	■ Chapter 7								
		☐ Chap	oter 11							
		☐ Char	oter 12							
		☐ Chap	oter 13							
8.	How you will pay the fee	ab or	out how yo	u may pay. Typically, if you attorney is submitting your p	are paying	the fee yourself, y	ou may pay with cash	r local court for more details n, cashier's check, or money n a credit card or check with		
				the fee in installments. If e in Installments (Official Fo		e this option, sign	and attach the Applica	ation for Individuals to Pay		
		☐ Ir	equest tha	t my fee be waived (You m	nay request	this option only if	you are filing for Chap	oter 7. By law, a judge may, of the official poverty line that		
		ap	plies to you		nable to pay	y the fee in installr	nents). If you choose	this option, you must fill out		
9.	Have you filed for	□ No.								
	bankruptcy within the last 8 years?	■ Yes.								
			District	Eastern District - Central Islip	When	12/07/18	Case number	18-78278		
			District		When		Case number			
			District		When		Case number			
10.	Are any bankruptcy cases pending or being	■ No								
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.								
			Debtor				Relationship to y	/ou		
			District		When		Case number, if	known		
			Debtor				Relationship to y	/ou		
			District		When		Case number, if	known		
11.	Do you rent your	■ No.	Go to li	ne 12.						
	residence?	☐ Yes.	Has yo	ur landlord obtained an evic	ction judgm	ent against you?				
				No. Go to line 12.	-	•				
				Yes. Fill out <i>Initial Stateme</i> this bankruptcy petition.	nt About ar	n Eviction Judgme	nt Against You (Form	101A) and file it as part of		
				. , ,						

Deb	otor 1 Michael Luxer	nberg		Case number (if known)	
Par	Report About An	y Businesses	You Own as a Sole Proprie	etor	
12.	Are you a sole proprie of any full- or part-time business?		Go to Part 4.		
		☐ Yes.	Name and location of bu	siness	
	A sole proprietorship is business you operate a an individual, and is no separate legal entity su as a corporation, partnership, or LLC.	as t a	Name of business, if any		
	If you have more than of sole proprietorship, use separate sheet and atta	e a	Number, Street, City, Sta	ate & ZIP Code	
	it to this petition.		Check the appropriate be	ox to describe your business:	
			☐ Health Care Bus	ness (as defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Rea	I Estate (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as	defined in 11 U.S.C. § 101(53A))	
			☐ Commodity Brok	er (as defined in 11 U.S.C. § 101(6))	
			☐ None of the above	re	
13.	Are you filing under Chapter 11 of the Bankruptcy Code and you a small business debtor?	deadlines I are operation	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance ship operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, followin 11 U.S.C. 1116(1)(B).		
	For a definition of small	■ No.	I am not filing under Cha	pter 11.	
	business debtor, see 1° U.S.C. § 101(51D).	¹ □ No.	I am filing under Chapter Code.	11, but I am NOT a small business debtor according to the definition in the Bankruptcy	
		☐ Yes.	I am filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
Par	t 4: Report if You Ow	n or Have Any	Hazardous Property or Ar	ny Property That Needs Immediate Attention	
14.	Do you own or have a property that poses o alleged to pose a thre of imminent and	r is	What is the hazard?		
	identifiable hazard to public health or safet Or do you own any property that needs immediate attention?	y?	If immediate attention is needed, why is it needed?		
	For example, do you of perishable goods, or livestock that must be for a building that needs urgent repairs?	fed,	Where is the property?		
	<i>.</i>			Number, Street, City, State & Zip Code	

Debtor 1 Michael Luxenberg Case number (if known)

Part 5: Exp

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Michael Luxenberg				Case number	Case number (if known)			
Par	t 6: Answer These Quest	ions for Re	eporting Purposes					
	What kind of debts do you have?	16a.			ined in 11 U.S.C. § 101(8) as "incurred by an			
			□ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b.		ess debts? Business debts are debts ent or through the operation of the bus				
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you owe t	hat are not consumer debts or busines	ss debts			
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. G	Go to line 18.				
	Do you estimate that after any exempt property is excluded and	■ Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative eare paid that funds will be available to distribute to unsecured creditors?					
	administrative expenses are paid that funds will		No					
	be available for distribution to unsecured creditors?		☐ Yes					
18.	How many Creditors do	1 -49		1 ,000-5,000	1 25,001-50,000			
	you estimate that you owe?	□ 50-99		☐ 5001-10,000	50,001-100,000			
		☐ 100-19 ☐ 200-99	· -	□ 10,001-25,000	☐ More than100,000			
19.	How much do you	□ \$0 - \$5	50,000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion			
	estimate your assets to be worth?		01 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion			
			001 - \$500,000 001 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion			
			, , , , , , , , , , , , , , , , , , ,					
20.	How much do you estimate your liabilities	□ \$0 - \$5	,	☐ \$1,000,001 - \$10 million ☐ \$10,000,001 - \$50 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion			
	to be?		01 - \$100,000 001 - \$500,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion			
			001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion			
Par	t 7: Sign Below							
For	you	I have exa	amined this petition, and I declare	under penalty of perjury that the information	mation provided is true and correct.			
				m aware that I may proceed, if eligible available under each chapter, and I cl	, under Chapter 7, 11,12, or 13 of title 11, hoose to proceed under Chapter 7.			
				ay or agree to pay someone who is not tice required by 11 U.S.C. § 342(b).	ot an attorney to help me fill out this			
		I request	relief in accordance with the chapt	ter of title 11, United States Code, spe	ecified in this petition.			
		bankrupto and 3571	cy case can result in fines up to \$2		or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519,			
			ael Luxenberg Luxenberg	Signature of Debto	or 2			
			of Debtor 1	2.3.14.410 01 20010				
		Executed	on April 8, 2019	Executed on				
			MM / DD / YYYY	MN	I/DD/YYYY			

Debtor 1 Michael Luxenber	g	Case number (if known)				
For your attorney, if you are represented by one	I, the attorney for the debtor(s) named in this petition, do under Chapter 7, 11, 12, or 13 of title 11, United States for which the person is eligible. I also certify that I have	Code, and have e delivered to the d	xplained the relief available under each chapter lebtor(s) the notice required by 11 U.S.C. § 342(b)			
If you are not represented by an attorney, you do not need to file this page.	and, in a case in which § 707(b)(4)(D) applies, certify th schedules filed with the petition is incorrect.	at I have no know	ledge after an inquiry that the information in the			
	/s/ Hanin R. Shadood	Date	April 8, 2019			
	Signature of Attorney for Debtor	_	MM / DD / YYYY			
	Hanin R. Shadood 5489596					
	Printed name					
	Aronow Law, PC					
	Firm name					
	20 Crossways Park Drive North					
	Suite 210					
	Woodbury, NY 11797					
	Number, Street, City, State & ZIP Code					
	Contact phone 516-762-6700	Email address	darren@aronowlaw.com			
	5489596 NY					
	Bar number & State					

Fill	in this inform	ation to identify your	case:				
Deb	tor 1	Michael Luxenbe	rg				
D-1	to = 0	First Name	Middle Name	Last Name			
	tor 2 use if, filing)	First Name	Middle Name	Last Name			
Unit	ed States Bar	kruptcy Court for the:	EASTERN DISTRICT	OF NEW YORK			
Cas (if kno	e number					_	c if this is an
						amen	ded filing
~		4000					
		<u>m 106Sum</u>			. (!		
	_				stical Information h are equally responsible f		12/15
infor	mation. Fill o	out all of your schedul	es first; then complete		orm. If you are filing amend		
Part	1: Summa	arize Your Assets					
						Your a Value o	ssets of what you own
1.	Schedule A. 1a. Copy line	B: Property (Official Fee 55, Total real estate, f	orm 106A/B) rom Schedule A/B			\$	533,268.00
	1b. Copy line	e 62, Total personal pro	perty, from Schedule A/B			\$	5,150.00
	1c. Copy line	e 63, Total of all propert	y on Schedule A/B			\$	538,418.00
Part	2: Summa	arize Your Liabilities					
							abilities t you owe
2.			laims Secured by Propen mn A, Amount of claim, a		ge of Part 1 of <i>Schedule D</i>	\$	316,004.00
3.	Schedule E/I 3a. Copy the	F: Creditors Who Have e total claims from Part	Unsecured Claims (Offici 1 (priority unsecured clai	al Form 106E/F) ms) from line 6e of <i>Schedu</i>	ule E/F	\$	0.00
	3b. Copy the	e total claims from Part	2 (nonpriority unsecured	claims) from line 6j of Sch	edule E/F	\$	25,173.00
							244.4== 22
					Your total liabilities	5 5	341,177.00
Part	3: Summa	arize Your Income and	Expenses				
4.		Your Income (Official Fo		le I		\$	2,024.04
5.		Your Expenses (Official onthly expenses from li				\$	3,365.00
Part	4: Answe	r These Questions for	Administrative and Sta	tistical Records			
6.	-		er Chapters 7, 11, or 13 on this part of the form.		this form to the court with yo	our other sch	nedules.
7.	■ Yes What kind o	f debt do you have?					
				debts are those "incurred gg for statistical purposes."	by an individual primarily for . 28 U.S.C. § 159.	a personal,	family, or
	☐ Your de	ebts are not primarily	consumer debts. You ha		is part of the form. Check thi	<i>is box</i> and s	ubmit this form to
Ott:	the cou	rt with your other sched	ules. of Your Assets and Liek	tilida a anal Osodalo Odada			4 (0

Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information

Debtor	1 Michael Luxenberg	Case number (if known)	
	om the Statement of Your Current Monthly Income: Cop		\$ 4,314.05

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	tor 1	Michael Lux	enbera			
		irst Name		Name Last Name		
	tor 2 use, if filing) F	First Name	Middle	Name Last Name		
Unit	ed States Bankru	ıptcy Court foi	the: EASTERN	DISTRICT OF NEW YORK		
Coo	o numbor					П о тип
<u></u>	e number					☐ Check if this is an amended filing
~ "	–	4004/5				
	icial Form		_			
<u>50</u>	hedule	A/B: P	roperty			12/15
Answ Part	1: Describe Each		uilding, Land, or Ot	her Real Estate You Own or Have an Interest In		
. Do	you own or have	any legal or ed	quitable interest in a	ny residence, building, land, or similar property?		
	No. Go to Part 2.					
	Yes. Where is the	property?				
1.1				What is the property? Check all that apply		
	31 Kalda Lan	е		Single-family home	Do not deduct secured cla	aims or exemptions. Put
	Street address, if ava	ilable, or other des	scription	Duplex or multi-unit building	the amount of any secure Creditors Who Have Clair	d claims on Schedule D:
				Condominium or cooperative	Greditors who have clair	ns secured by 1 Toperty.
				☐ Manufactured or mobile home	Current value of the	Current value of the
	Plainview	NY	11803-0000	Land	entire property?	portion you own?
				Investment property	\$533,268.00	
	City	State	ZIP Code			\$533,268.00
	City	State	ZIP Code	☐ Timeshare ☐ Other	Describe the nature of y	
	City	State	ZIP Code	☐ Timeshare ☐ Other Who has an interest in the property? Check one	Describe the nature of y (such as fee simple, ten a life estate), if known.	our ownership interest ancy by the entireties, or
	,	State	ZIP Code	☐ Timeshare ☐ Other Who has an interest in the property? Check one ☐ Debtor 1 only	Describe the nature of y (such as fee simple, ten	our ownership interest ancy by the entireties, or
	Nassau	State	ZIP Code	☐ Timeshare ☐ Other Who has an interest in the property? Check one ☐ Debtor 1 only ☐ Debtor 2 only	Describe the nature of y (such as fee simple, ten a life estate), if known.	our ownership interest ancy by the entireties, or
	,	State	ZIP Code	☐ Timeshare ☐ Other Who has an interest in the property? Check one ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	Describe the nature of y (such as fee simple, ten a life estate), if known. Tenants in the enti	ancy by the entireties, or rety
	Nassau	State	ZIP Code	☐ Timeshare ☐ Other Who has an interest in the property? Check one ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another Other information you wish to add about this iter	Describe the nature of y (such as fee simple, ten a life estate), if known. Tenants in the enti Check if this is com (see instructions)	our ownership interest ancy by the entireties, or rety
	Nassau	State	ZIP Code	☐ Timeshare ☐ Other Who has an interest in the property? Check one ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Describe the nature of y (such as fee simple, ten a life estate), if known. Tenants in the enti Check if this is com (see instructions)	our ownership interest ancy by the entireties, or rety
	Nassau	State	ZIP Code	☐ Timeshare ☐ Other Who has an interest in the property? Check one ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another Other information you wish to add about this iter property identification number:	Describe the nature of y (such as fee simple, ten a life estate), if known. Tenants in the enti Check if this is com (see instructions)	our ownership interest ancy by the entireties, or rety

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Debtor 1 Michael Luxenberg				Case number (if known)		
3. C a	ırs, vans,	trucks, tractors, sport utility ve	hicles, motorcycles			
	No					
	Yes					
3.1	Make:	Kia Sedona	Who has an interest in the property? Check one	the amount of any s	red claims or exemptions. Put ecured claims on <i>Schedule D:</i>	
	Model: Year:	2006	■ Debtor 1 only □ Debtor 2 only		Claims Secured by Property.	
		nate mileage: 115000	Debtor 1 and Debtor 2 only	Current value of th entire property?	e Current value of the portion you own?	
	Other inf	formation:	☐ At least one of the debtors and another			
	Value	by www.nada.com	☐ Check if this is community property (see instructions)	\$1,700.0	\$1,700.00	
3.2	Make:	kia	Who has an interest in the property? Check one	the amount of any s	red claims or exemptions. Put ecured claims on Schedule D:	
	Model:	optima	Debtor 1 only	Creditors Who Have	Claims Secured by Property.	
	Year: Approxir	2016 nate mileage: 50,000	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	Current value of th entire property?	e Current value of the portion you own?	
		formation:	At least one of the debtors and another	cittilo proporty .	portion you out	
		as repossessed prior to	Check if this is community property (see instructions)	\$0.	90.00	
	Yes	ollar value of the portion you ow	n for all of your entries from Part 2, includin	g any entries for		
			that number here		\$1,700.00	
Part 3	B: Descri	be Your Personal and Household Ite	ems			
Do y	ou own o	or have any legal or equitable in	terest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.	
	xamples: No	goods and furnishings Major appliances, furniture, linens	, china, kitchenware			
	Yes. De	scribe				
			d goods and furnishings including 3 co I dining room set and assorted kitchen		\$2,500.00	
E			eo, stereo, and digital equipment; computers, pr nedia players, games	rinters, scanners; music col	lections; electronic devices	
	Yes. De	scribe				
		Used electronic	s including 3 televisions and 4 laptops		\$100.00	
		<u> </u>				

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

■ No

De	ebtor 1	Michael Luxenberg Case	number (if known)	
	☐ Yes.	Describe	-	
9.	Example	ent for sports and hobbies es: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clumusical instruments	ubs, skis; canoes ar	nd kayaks; carpentry tools;
	■ No □ Yes.	Describe		
10.	Firearn Examp	ns oles: Pistols, rifles, shotguns, ammunition, and related equipment		
		Describe		
11.	□ No	oles: Everyday clothes, furs, leather coats, designer wear, shoes, accessories		
	■ Yes.	Describe Used miscellaneous clothing.		\$450.00
	□ No ■ Yes.	Describe Used wedding band.		\$150.00
13.	Examp	rm animals oles: Dogs, cats, birds, horses Describe 2 dogs		\$0.00
		2 dogs		
	■ No	her personal and household items you did not already list, including any health aids y Give specific information	ou did not list	
15		the dollar value of all of your entries from Part 3, including any entries for pages you hart 3. Write that number here	ave attached	\$3,200.00
		scribe Your Financial Assets vn or have any legal or equitable interest in any of the following?		Current value of the
D (o you on	of flave any legal of equitable interest in any of the following:		portion you own? Do not deduct secured claims or exemptions.
16.	■ No	oles: Money you have in your wallet, in your home, in a safe deposit box, and on hand when	you file your petition	1
	Deposi	its of money oles: Checking, savings, or other financial accounts; certificates of deposit; shares in credit u institutions. If you have multiple accounts with the same institution, list each.	nions, brokerage ho	uses, and other similar
		Institution name:		

D	ebtor 1	Michael Lux	enberg			Case number (if known)	
			17.1.	Checking	TD		\$250.00
18	Examp			ely traded stocks ent accounts with br	okerage firms, mone	y market accounts	
	■ No □ Yes			Institution or issuer	name:		
19		ublicly traded s enture	tock and	interests in incorp	orated and unincor	porated businesses, including an interest in a	n LLC, partnership, an
	■ No						
	☐ Yes.	Give specific in		about themne of entity:		% of ownership:	
20	Negoti Non-ne ■ No	able instrument egotiable instrur	s include p ments are	personal checks, cas those you cannot tra	shiers' checks, promi	gotiable instruments issory notes, and money orders. y signing or delivering them.	
	☐ Yes.	Give specific inf		about them uer name:			
21		nent or pension ples: Interests in			403(b), thrift savings	accounts, or other pension or profit-sharing plans	
	No						
	☐ Yes.	List each accou		ely. of account:	Institution na	me:	
22	Your s Examp		ed deposit	s you have made so		nue service or use from a company ric, gas, water), telecommunications companies, c	or others
	■ No □ Yes.				Institution na	me or individual:	
23	. Annuit	ies (A contract f	or a perio	dic payment of mone	ey to you, either for li	ife or for a number of years)	
	■ No □ Yes	ls	ssuer nam	e and description.			
24	26 U.S.0	ts in an educati C. §§ 530(b)(1),			ualified ABLE prog	ram, or under a qualified state tuition program	ı .
	■ No □ Yes	lr	nstitution r	name and descriptio	n. Separately file the	records of any interests.11 U.S.C. § 521(c):	
25	. Trusts, ■ _{No}	, equitable or fu	ıture inte	rests in property (c	other than anything	listed in line 1), and rights or powers exercisa	ble for your benefit
		Give specific in	formation	about them			
26					nd other intellectual eds from royalties and	I property d licensing agreements	
		Give specific in	formation	about them			
27				r general intangiblusive licenses, coop		holdings, liquor licenses, professional licenses	
	■ No □ Yes.	Give specific in	formation	about them			
M	oney or	property owed	to you?				Current value of the portion you own? Do not deduct secured

Official Form 106A/B Schedule A/B: Property page 4

claims or exemptions.

De	ebtor 1	Michael Luxenberg	Case number (if known)	
28.	Tax ref	unds owed to you		
	■ No			
	☐ Yes.	Give specific information about them, including whet	ther you already filed the returns and the tax years	
29	Family	support		
20.			t, child support, maintenance, divorce settlement, property	settlement
	■ No			
	☐ Yes.	Give specific information		
30.		amounts someone owes you ples: I Innaid wages, disability insurance payments, d	disability benefits, sick pay, vacation pay, workers' comper	nsation Social Security
	Lxamp	benefits; unpaid loans you made to someone el		iodion, Goolar Gooding
	■ No			
	☐ Yes.	Give specific information		
31.	Interes	ets in insurance policies		
		oles: Health, disability, or life insurance; health saving	gs account (HSA); credit, homeowner's, or renter's insurar	nce
	■ No	Name the insurance account of each relieved list	A Manualus	
	⊔ Yes.	Name the insurance company of each policy and list Company name:	t its value. Beneficiary:	Surrender or refund
		• ,	,	value:
32.	Any int	terest in property that is due you from someone v	who has died	
	•	, , , ,	from a life insurance policy, or are currently entitled to rece	eive property because
	■ No	one has died.		
	_	Give specific information		
33.		against third parties, whether or not you have fil		
	_ ′	ples: Accidents, employment disputes, insurance clai	ims, or rights to sue	
	■ No	Describe each claim		
	□ res.	Describe each daim		
34.	_	contingent and unliquidated claims of every natu	re, including counterclaims of the debtor and rights to	set off claims
	■ No	Describe and plains		
	⊔ Yes.	Describe each claim		
35.	_ `	nancial assets you did not already list		
	■ No			
	⊔ Yes.	Give specific information		
36	S. Add t	he dollar value of all of your entries from Part 4.	including any entries for pages you have attached	
		art 4. Write that number here		\$250.00
			'	
Pa	rt 5: Des	scribe Any Business-Related Property You Own or Have	e an Interest In. List any real estate in Part 1.	
37.	Do you o	own or have any legal or equitable interest in any busine	ess-related property?	
	No. Go	to Part 6.		
	☐ Yes. G	Go to line 38.		
Pa		scribe Any Farm- and Commercial Fishing-Related Prop	perty You Own or Have an Interest In.	
	If yo	ou own or have an interest in farmland, list it in Part 1.		
46.	Do you	ı own or have any legal or equitable interest in ar	ny farm- or commercial fishing-related property?	
	No.	Go to Part 7.		
	☐ Yes	. Go to line 47.		
Pa	rt 7:	Describe All Property You Own or Have an Interest in	That You Did Not List Above	

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Official Form 106A/B

Debtor	Michael Luxenberg		Case number (if known)	
	you have other property of any kind you did not already list? camples: Season tickets, country club membership			
	No			
	es. Give specific information			
54. A	dd the dollar value of all of your entries from Part 7. Write that	number here		\$0.00
Part 8:	List the Totals of Each Part of this Form			
55. P	art 1: Total real estate, line 2			\$533,268.00
56. P	art 2: Total vehicles, line 5	\$1,700.00		<u> </u>
57. P	art 3: Total personal and household items, line 15	\$3,200.00		
58. P	art 4: Total financial assets, line 36	\$250.00		
59. P	art 5: Total business-related property, line 45	\$0.00		
60. P	art 6: Total farm- and fishing-related property, line 52	\$0.00		
61. P	art 7: Total other property not listed, line 54 +	\$0.00		
62. T	otal personal property. Add lines 56 through 61	\$5,150.00	Copy personal property total	al \$5,150.00
63. T	otal of all property on Schedule A/B. Add line 55 + line 62			\$538,418.00

Fi	II in this inform	ation to identify your cas	e:			Ī			
De	ebtor 1	Michael Luxenberg							
_		First Name	Middle Name	L	ast Name				
	ebtor 2 pouse if, filing)	First Name	Middle Name	L	ast Name				
Ur	nited States Bar	kruptcy Court for the: E	ASTERN DISTRICT OF N	EW Y	ORK				
Ca	ase number								
	known)					☐ Check if this is an amended filing			
0	fficial For	m 106C							
		C: The Prop	erty You Cla	im	as Exempt	4/19			
the need cass For special any function to the second case and case any function to the second case and	property you liseded, fill out and se number (if kn reach item of pecific dollar amy applicable stands—may be unemption to a pathe applicable start 1: Identify	sted on Schedule A/B: Prop I attach to this page as mar own). property you claim as exe lount as exempt. Alternati atutory limit. Some exemp limited in dollar amount. articular dollar amount an statutory amount.	erty (Official Form 106A/B) by copies of Part 2: Addition mpt, you must specify th ively, you may claim the f official strong as those for However, if you claim an d the value of the proper as Exempt hing? Check one only, eve	e amo iull fai r heali n exen ty is c	our source, list the property that you age as necessary. On the top of any ount of the exemption you claim. Ir market value of the property be thaids, rights to receive certain Inption of 100% of fair market valuetermined to exceed that amount our spouse is filing with you.	One way of doing so is to state a eing exempted up to the amount of benefits, and tax-exempt retirement			
	_	iming federal exemptions.			3(-)(-)				
2.	For any prop	For any property you list on <i>Schedule A/B</i> that you claim as exempt, fill in the information below.							
		on of the property and line on hat lists this property		Am	ount of the exemption you claim	Specific laws that allow exemption			
	Scriedule A/B (nat lists tills property	portion you own Copy the value from Schedule A/B	Copy the value from Check only one box for each exemption.					
		ne Plainview, NY 1180	0011000000174		\$170,825.00	NYCPLR § 5206			
	Nassau Cou Value by ww Line from Sch	vw.zillow.com			100% of fair market value, up to any applicable statutory limit				
		hold goods and	\$2,500.00		\$2,500.00	NYCPLR § 5205(a)(5)			
					100% of fair market value, up to any applicable statutory limit				
		onics including 3 and 4 laptops.	\$100.00		\$100.00	NYCPLR § 5205(a)(5)			
	Line from Sch				100% of fair market value, up to any applicable statutory limit				
		Ilaneous clothing.	\$450.00		\$450.00	NYCPLR § 5205(a)(5)			
	LINE HUITI SCN	euule AVD.			100% of fair market value, up to any applicable statutory limit				
	Used weddi	ng band. edule A/B: 12.1	\$150.00		\$150.00	NYCPLR § 5205(a)(6)			

Official Form 106C

100% of fair market value, up to any applicable statutory limit

Deb	otor 1	Michael Luxenberg	Case number (if known)	
3.	•	you claiming a homestead exemption of more than \$170,350? ect to adjustment on 4/01/22 and every 3 years after that for cases file	d on or after the date of adjustment.)	
		No		
		Yes. Did you acquire the property covered by the exemption within 1,2	15 days before you filed this case?	
		□ No		
		☐ Yes		

Official Form 106C

Fill in this informati	ion to identify yo	ır case:			
Debtor 1	Michael Luxent	perg			
	First Name	Middle Name Last Name		-	
Debtor 2				_	
(Spouse if, filing)	First Name	Middle Name Last Name			
United States Bankro	uptcy Court for the	EASTERN DISTRICT OF NEW YORK		_	
Case number					
(if known)				☐ Check	if this is an
				amend	ded filing
Official Form 1	106D				
Schedule D	· Creditors	Who Have Claims Secure	ed by Propert	V	12/15
Schedule D	. Creations	Wild Have Claims Secur	ca by i ropert	<u> </u>	12/13
		If two married people are filing together, both are out, number the entries, and attach it to this form.			
1. Do any creditors hav	e claims secured b	y your property?			
<u> </u>		his form to the court with your other schedules.	You have nothing else	to report on this form.	
_		•	. ou navo noum g oloo		
Yes. Fill in all	of the information	below.			
Part 1: List All S	ecured Claims				
		more than one secured claim, list the creditor separat		Column B	Column C
		s a particular claim, list the other creditors in Part 2. As ical order according to the creditor's name.	S Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
	ie ciaims in aipnabet	cal order according to the creditor's marile.	value of collateral.	claim	If any
2.1 Nationstar/m	r Cooper	Describe the property that secures the claim:	\$316,004.00	\$533,268.00	\$0.00
Creditor's Name		31 Kalda Lane Plainview, NY 11803			
		Nassau County			
		Value by www.zillow.com			
350 Highland	t	As of the date you file, the claim is: Check all that apply.			
Houston, TX	77067	☐ Contingent			
Number, Street, City	, State & Zip Code	☐ Unliquidated			
		Disputed			
Who owes the debt?	Check one.	Nature of lien. Check all that apply.			
■ Debtor 1 only		☐ An agreement you made (such as mortgage or	secured		
Debtor 2 only		car loan)			
Debtor 1 and Debto	r 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the d	•	☐ Judgment lien from a lawsuit			
☐ Check if this claim community debt	relates to a	Other (including a right to offset)			
	Opened 05/05 Last Active				
Date debt was incurre	d 5/25/17	Last 4 digits of account number 073'	1		

Official Form 106D

Deb	tor 1 Michael Luxenberg	(Case number (if known)		
	First Name Middle N	ame Last Name			
2.2	Santander Consumer USA	Describe the property that secures the claim:	\$0.00	\$0.00	\$0.00
	1				
	Creditor's Name	2016 kia optima 50,000 miles Car was repossessed prior to filing.			
	DO DOV 004045	As of the date you file, the claim is: Check all that			
	PO BOX 961245	apply.			
	Fort Worth, TX 76161	☐ Contingent			
	Number, Street, City, State & Zip Code	☐ Unliquidated			
		☐ Disputed			
Who	owes the debt? Check one.	Nature of lien. Check all that apply.			
_	Debtor 1 only Debtor 2 only	☐ An agreement you made (such as mortgage or secar loan)	cured		
	Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
	t least one of the debtors and another	☐ Judgment lien from a lawsuit			
	Check if this claim relates to a	Other (including a right to offset) Automotiv	re .		
Date	debt was incurred 2016	Last 4 digits of account number 4750			
Ad	d the dollar value of your entries in C	olumn A on this page. Write that number here:	\$316,004.00		
	-	the dollar value totals from all pages.			
	ite that number here:		\$316,004.00		
Part	2: List Others to Be Notified fo	r a Debt That You Already Listed			
tryin than	g to collect from you for a debt you o	e notified about your bankruptcy for a debt that you we to someone else, list the creditor in Part 1, and t you listed in Part 1, list the additional creditors her is page.	then list the collection agency h	ere. Similarly, if you ha	ave more
	Name, Number, Street, City, State & 2 Gross Polowy LLC 1775 Wehrle Drive	. Cirwiii	ich line in Part 1 did you enter the	creditor? 2.1	
	suite 100 Buffalo, NY 14221	Last ++	aigits of account number		

Fill ir	n this information to identify your ca	se:		
Debto	or 1 Michael Luxenberg			
	First Name	Middle Name Last Name		
Debto (Spous	or 2 se if, filing) First Name	Middle Name Last Name		
Unite	ed States Bankruptcy Court for the:	EASTERN DISTRICT OF NEW YORK		
Case (if know	number wn)			☐ Check if this is an amended filing
	cial Form 106E/F edule E/F: Creditors Wh	o Have Unsecured Claims		12/15
any ex Sched Sched left. At name a	secutory contracts or unexpired leases the lule G: Executory Contracts and Unexpire lule D: Creditors Who Have Claims Secure stach the Continuation Page to this page.	Part 1 for creditors with PRIORITY claims and at could result in a claim. Also list executory d Leases (Official Form 106G). Do not included by Property. If more space is needed, cop If you have no information to report in a Part	or contracts on Schedule A/B: Proper any creditors with partially secty the Part you need, fill it out, nur	perty (Official Form 106A/B) and on ured claims that are listed in on the entries in the boxes on the
Part				
_	o any creditors have priority unsecured o	laims against you?		
	No. Go to Part 2.			
	Yes.			
Part 2	2: List All of Your NONPRIORITY	Unsecured Claims		
3. D	o any creditors have nonpriority unsecur	ed claims against you?		
	$\operatorname{\beth}$ No. You have nothing to report in this part	. Submit this form to the court with your other so	hedules.	
	Yes.			
4. Li ur th	ist all of your nonpriority unsecured clain nsecured claim, list the creditor separately for	ns in the alphabetical order of the creditor was reach claim. For each claim listed, identify what the other creditors in Part 3.If you have more that	t type of claim it is. Do not list claim:	s already included in Part 1. If more
				Total claim
4.1	Amex	Last 4 digits of account numbe	r 8333	\$2,220.00
	Nonpriority Creditor's Name P.o. Box 981537	When was the debt incurred?	Opened 10/18/06 Last 10/07/17	Active
	El Paso, TX 79998			
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the clain	n is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and anoth	er Type of NONPRIORITY unsecur	ed claim:	
	☐ Check if this claim is for a commu	nity		
	debt Is the claim subject to offset?		paration agreement or divorce that y	ou did not
	■ No	☐ Debts to pension or profit-share	ring plans, and other similar debts	
	☐ Yes	■ Other, Specify Credit Ca	rd	

Official Form 106 E/F

Debtor	1 Michael Luxenberg			
4.2	Chase Card Nonpriority Creditor's Name	Last 4 digits of account number	4102	\$11,958.00
	Po Box 15369 Wilmington, DE 19850	When was the debt incurred?	Opened 11/15 Last Active 5/03/17	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	Contingent		
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing		
	Yes	■ Other. Specify Credit Card	<u> </u>	
4.3	Dsnb Bloom Nonpriority Creditor's Name	Last 4 digits of account number	5361	\$476.00
	Po Box 8218 Mason, OH 45040	When was the debt incurred?	Opened 6/19/96 Last Active 6/17/17	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharin	ng plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.4	Gm Financial Nonpriority Creditor's Name	Last 4 digits of account number	3729	\$6,789.00
	Po Box 1181145 Arlington, TX 76096	When was the debt incurred?	Opened 03/17 Last Active 10/06/17	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other Specify Lease		

Official Form 106 E/F

or 1 Michael Luxenberg		Case number (if known)			
Td Bank N.a.	Last 4 digits of account number	2473	\$3,730.00		
Nonpriority Creditor's Name 32 Chestnut Street Lewiston, ME 04240	When was the debt incurred?	Opened 4/09/17 Last Active 6/12/17			
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
Debtor 1 only	☐ Contingent				
☐ Debtor 2 only	☐ Unliquidated				
☐ Debtor 1 and Debtor 2 only	☐ Disputed				
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
☐ Check if this claim is for a community	☐ Student loans				
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
No	Debts to pension or profit-sharing	g plans, and other similar debts			
Yes	Other. Specify Credit Card	<u> </u>			

Part 3: List Others to Be Notified About a Debt That You Already Listed

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Cla	aim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				Total Cla	aim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.		6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	25,173.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	25,173.00

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Fill in this infor	mation to identify your	case:			
Debtor 1	Michael Luxenbe				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT O	F NEW YORK		
Case number					
(if known)					Check if this is an
					amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	rerson or	Name, Number	, Street, City, State and ZIF	e contract or lease Code	State what the contract or lease is for
2.1					
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	
2.3					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.4					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.5					
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	<u> </u>

Official Form 106G

Fill in this in	formation to identify your	c350:			
Debtor 1					
Debior 1	Michael Luxenbe	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
	Bankruptcy Court for the:	EASTERN DISTRICT O			
Officed States	s bankrupicy Court for the.	EASTERN DISTRICT O	FINEW TORK		
Case numbei	r				☐ Check if this is an
					amended filing
Official I	Form 106H				
	le H: Your Cod	obtore			40/45
Scriedu	ile n. Tour Cou	enioi 2			12/15
our name ar	nd case number (if known)	. Answer every question			o of any Additional Pages, write
1. Do yo	u have any codebtors? (If	you are filing a joint case, o	do not list either spouse	e as a codebtor.	
■ No □ Yes					
	n the last 8 years, have yoυ California, Idaho, Louisiana,				y states and territories include
_	o to line 3.				
☐ Yes. □	Did your spouse, former spou	use, or legal equivalent live	e with you at the time?		
in line 2	again as a codebtor only i 6D), Schedule E/F (Official	f that person is a guaran	tor or cosigner. Make	sure you have listed th	g with you. List the person shown ne creditor on Schedule D (Officia Schedule E/F, or Schedule G to fi
	olumn 1: Your codebtor ne, Number, Street, City, State and Z	P Code		Column 2: The cre Check all schedule	editor to whom you owe the debt es that apply:
3.1				☐ Schedule D, lin	e
Nar	me			☐ Schedule E/F, I	ine
				☐ Schedule G, lin	e
	mber Street	State	ZIP Code	_	
City		State	ZIIF Code		
3.2				□ Schodulo D. lin	•
Nar	me			□ Schedule D, lin □ Schedule E/F, I	
				☐ Schedule G, lin	
	mber Street			_	
City	/	State	ZIP Code		

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Daletand	84* 1				
Debtor 1	Michael Lux	enberg			
Debtor 2 (Spouse, if filing)					
United States B	ankruptcy Court for the	: EASTERN DISTRICT	OF NEW YORK		
Case number				Check if this is:	
[If known)			-	☐ An amended filing	
				☐ A supplement showing postpetition chapter 13 income as of the following date:	
Official E	orm 106I				
				MM / DD/ YYYY	
	e I: Your Inc			12/15 and Debtor 2), both are equally responsible for	
1. Fill in you information	r employment on.		Debtor 1	Debtor 2 or non-filing spouse	
				5 1	
atťach a se	e more than one job, eparate page with	Employment status	■ Employed	■ Employed□ Not employed	
information employers	n about additional		☐ Not employed	☐ Not employed	
		Occupation	-		
self-emplo	rt-time, seasonal, or yed work.	Employer's name	Ceridian - Pet Value Inc.	Plainview-Old Bethpage Central School	
	pation may include student memaker, if it applies. Employer's address		489 Devon Park Drive Suite 320	106 Washington Avenue Plainview, NY 11803	
			Wayne, PA 19087	Trainview, NY 11003	
		How long employed t	here?		
Part 2: G	ive Details About Mor	nthly Income			
	aly income as of the do	ate you file this form. If	you have nothing to report for any	line, write \$0 in the space. Include your non-filing	
vou or vour no	n-filing spouse have mo	ore than one employer, co	ombine the information for all empl	oyers for that person on the lines below. If you need	
	ich a separate sheet to		ombine the information for all emp	oyers for that person on the lines below. If you need	
nore space, atta	ich a separate sheet to	uno iulili.			

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross Income. Add line 2 + line 3.

4. \$ 2,28

2.	\$	2,284.10	\$	2,043.28
3.	+\$_	0.00	+\$_	0.00
4.	\$_	2,284.10	\$_	2,043.28

non-filing spouse

Official Form 106I Schedule I: Your Income page 1

Deb	tor 1	Michael Luxenberg	_	Cas	se number (if known)			
				F	or Debtor 1	F	or Debtor 2 or	
							on-filing spouse	
	Cop	y line 4 here	4.	\$	2,284.10	\$	2,043.28	
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	468.54	\$	0.00	
	5b.	Mandatory contributions for retirement plans	5b.	\$	68.53	\$		
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$		
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$		
	5e.	Insurance	5e.	\$	0.00	\$	1,698.99	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	0.00	
	5g.	Union dues	5g.	\$	0.00	\$	0.00	
	5h.	Other deductions. Specify: Fica	5h.+		0.00	+ \$		
		Fica Medicare Tax	_	\$	0.00	\$		
		NYS Disability ins.	_	\$	0.00	\$		
		Continuing Aides	_	\$	0.00	\$	38.18	
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	537.07	\$	1,766.27	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,747.03	\$	277.01	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	0.00	
	8b.	Interest and dividends	8b.	\$	0.00	φ \$		
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	0.00	
	8d.	Unemployment compensation	8d.	\$	0.00	\$		
	8e. 8f.	Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8e. 8f.	\$	0.00	\$		
	8g.	Pension or retirement income	8g.	\$	0.00	\$	0.00	
	8h.	Other monthly income. Specify:	_ 8h.+	- \$	0.00	+ \$	0.00	
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	0.00	\$	0.00	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		1,747.03 + \$		277.01 = \$	2,024.04
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not a cify:	depen		•			0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The resile that amount on the Summary of Schedules and Statistical Summary of Certaililies					t	2,024.04
							Combine	
13.	Do :	you expect an increase or decrease within the year after you file this form	?				monthly	income
		No.						
		Yes. Explain:						

Official Form 106l Schedule I: Your Income page 2

Fill	in this inforn	nation to identify ye	our case:							
Deb	tor 1	Michael Lux	enbera			Cł	neck i	if this is:		
			.					n amended filing		
	tor 2 ouse, if filing)								ving postpetition chap the following date:	pter
	10: 1			DN DICTRICT OF NEW V	ODK		- 14	M / DD / \\\\\		
Unit	ed States Bar	nkruptcy Court for the	EASIE	RN DISTRICT OF NEW Y	ORK		IVII	M / DD / YYYY		
!	e number nown)									
		orm 106J								
		e J: Your								12/15
info	ormation. If		eded, atta	. If two married people ar ch another sheet to this n.						
Par 1.	t 1: Des	scribe Your House pint case?	ehold							
	■ No. Go	to line 2.	in a senar	ate household?						
		No	пт и обран							
			st file Offici	al Form 106J-2, <i>Expenses</i>	s for Separate House	hold of D	ebtor	2.		
2.	Do you ha	ave dependents?	□ No							
	Do not list Debtor 2.	Debtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor			Dependent's age	Does dependent live with you?	
	Do not sta	te the							□ No	
	dependent				Daughter			13	■ Yes	
					San			46	□ No	
					Son			16	■ Yes □ No	
									☐ Yes	
									□ No	
_	_								☐ Yes	
3.	expenses	expenses include of people other to and your depende	than $_{f \Box}$	No Yes						
		imate Your Ongoi								
exp		f a date after the		uptcy filing date unless y y is filed. If this is a supp						
				government assistance i						
	value of su ficial Form		id have inc	cluded it on Schedule I: \	our Income		_	Your expe	enses	
4.		I or home owners and any rent for th		ses for your residence. I	nclude first mortgage	e 4.	\$_		0.00	
	If not incl	uded in line 4:								
		al estate taxes				4a.	\$		0.00	
		perty, homeowner'				4b.	- : -		0.00	
		ne maintenance, re neowner's associa	•			4c. 4d.	- : -		150.00 0.00	
5.				our residence, such as ho	me equity loans		\$		0.00	

Debtor 1	Michael	Luxenberg	Case nun	nber (if known)	
6. Util 6a.	lities:	heat, natural gas	6a	\$	500.00
6b.	•		6b.	· <u> </u>	35.00
		ver, garbage collection		· -	
6c.		e, cell phone, Internet, satellite, and cable services		\$	450.00
6d.		-		\$	0.00
		ekeeping supplies	7.	*	950.00
		hildren's education costs	8.		0.00
. Clo	thing, laund	ry, and dry cleaning	9.	\$	150.00
o. Per	rsonal care p	roducts and services	10.	\$	125.00
1. Me	dical and der	ntal expenses	11.	\$	400.00
		Include gas, maintenance, bus or train fare.	12.	Ф.	250.00
	not include ca			·	
		clubs, recreation, newspapers, magazines, and book		\$	150.00
4. Cha	aritable cont	ributions and religious donations	14.	\$	0.00
	urance.				
		surance deducted from your pay or included in lines 4 or			
	a. Life insura		15a.	·	0.00
15b	o. Health ins	urance	15b.	\$	0.00
15c	c. Vehicle ins	surance	15c.	\$	130.00
15d	d. Other insu	rance. Specify:	15d.	\$	0.00
6. Tax	ces. Do not in	clude taxes deducted from your pay or included in lines 4	or 20.		
	ecify:	,.,,.	16.	\$	0.00
		ease payments:			
17a	 Car payme 	ents for Vehicle 1	17a.	\$	0.00
17b	o. Car payme	ents for Vehicle 2	17b.	\$	0.00
17c	c. Other. Spe	ecify:	17c.	\$	0.00
	d. Other. Spe	-	17d.	\$	0.00
	•	of alimony, maintenance, and support that you did no	ot report as	·	
dec	ducted from y	your pay on line 5, Schedule I, Your Income (Official I	Form 106I). 18.	\$	0.00
9. Oth	ner payments	s you make to support others who do not live with yo	u.	\$	0.00
Spe	ecify:		19.		
		erty expenses not included in lines 4 or 5 of this form			
20a	a. Mortgages	s on other property	20a.	\$	0.00
20b	 Real estate 	e taxes	20b.	\$	0.00
20c	. Property, h	nomeowner's, or renter's insurance	20c.	\$	0.00
20d	d. Maintenan	ce, repair, and upkeep expenses	20d.	\$	0.00
		er's association or condominium dues	20e.	·	0.00
	ner: Specify:	Pet Expense		+\$	75.00
Ou	ior. Opedily.	i et Evheiise		- Ψ	7 3.00
		monthly expenses			
22a	a. Add lines 4	through 21.		\$	3,365.00
22b	o. Copy line 22	2 (monthly expenses for Debtor 2), if any, from Official Fo	rm 106J-2	\$	·
		a and 22b. The result is your monthly expenses.		\$	3,365.00
220	,, , tag iii lo 226	2 and 225. The result to your monthly expenses.			3,303.00
		monthly net income.			<u> </u>
23a	a. Copy line	12 (your combined monthly income) from Schedule I.	23a.	\$	2,024.04
23b	c. Copy your	monthly expenses from line 22c above.	23b.	-\$	3,365.00
					·
230		our monthly expenses from your monthly income.	00-	•	-1,340.96
	The result	is your monthly net income.	23c.	\$	-1,340.90
4 De	VOII OYPOST S	on increase or decrease in your expanses within the	oar after you file 44:	e form?	
		an increase or decrease in your expenses within the you expect to finish paying for your car loan within the year or do you			rease or decrease because of a
		terms of your mortgage?	on onpoor your mongage	paymont to III	and the second s
		Evaluin horo:			
⊔ `	Yes.	Explain here:			

Fill in this in	formation to identify your	case:			
Debtor 1	Michael Luxenbe	ra			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	EASTERN DISTRICT O	F NEW YORK		
Case number	r				☐ Check if this is an amended filing
	orm 106Dec ation About a	ın Individual	Debtor's Sche	dules	12/15
years, or botl	h. 18 U.S.C. §§ 152, 1341, 1 Sign Below			•	00, or imprisonment for up to 20
Did you	pay or agree to pay some	one who is NOT an attorn	ney to help you fill out bankru	uptcy forms?	
■ No					
☐ Ye	s. Name of person				kruptcy Petition Preparer's Notice, , and Signature (Official Form 119)
	enalty of perjury, I declare	that I have read the sum	mary and schedules filed with	n this declaration	on and
X /s/ [Michael Luxenberg		X		
	hael Luxenberg ature of Debtor 1		Signature of Debto	or 2	
Date	April 8, 2019		Date		

Fill in t	this inform	ation to identify your	· case:			
Debtor		Michael Luxenbe				
		First Name	Middle Name	Last Name		
Debtor (Spouse i		First Name	Middle Name	Last Name		
United	States Ban	kruptcy Court for the:	EASTERN DISTRICT OF	NEW YORK		
0 10 u	Ctates Dan	apisy countries and				
Case n					_	check if this is an mended filing
∩ffic	ial For	m 107				
		-	Affairs for Indivi	duals Filing for E	Bankruptcy	4/19
informa	ation. If mo	ore space is needed,). Answer every ques	attach a separate sheet to	this form. On the top of an	equally responsible for sup y additional pages, write you	
		current marital statu		2.1.00 20.0.0		
■	Married Not marr	ied				
2. Du	ring the la	st 3 years, have you	lived anywhere other than	where you live now?		
■□	No Yes. List	all of the places you li	ved in the last 3 years. Do no	ot include where you live now	ν.	
De	ebtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ldress:	Dates Debtor 2 lived there
					nity property state or territory ico, Texas, Washington and W	
■□	No Yes. Mal	ke sure vou fill out <i>Sch</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Part 2	Explair	the Sources of You	r Income	,		
Fill	I in the total	amount of income you	nployment or from operating u received from all jobs and a have income that you receiv	all businesses, including part		ndar years?
□	No Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until for bankruptcy:	■ Wages, commissions, bonuses, tips	\$6,087.97	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

De	btor 1 _	Michael Lu	xenberg		Case	Case number (if known)			
				Debtor 1		Debtor 2			
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of incor Check all that app		Gross income (before deductions and exclusions)	
			er 31, 2018)	☐ Wages, commissions, bonuses, tips					
				☐ Operating a business		Operating a bu	usiness		
		endar year k to Decembe	pefore that: er 31, 2017)	☐ Wages, commissions, bonuses, tips	\$0.00	☐ Wages, comm bonuses, tips	issions,		
				☐ Operating a business		Operating a bu	usiness		
	winning List eac	s. If you are	filing a joint cas	pensions; rental income; interse and you have income that younce from each source separa	ou received together, list it o	nly once under Deb	tor 1.	d gambling and lottery	
				Debtor 1		Debtor 2			
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of incor Describe below.	me	Gross income (before deductions and exclusions)	
Pa	rt 3:	ist Certain I	Payments You	Made Before You Filed for	Bankruptcy				
6.	□ No	During the No. Yes * Subjected State Control of the No. Yes	Debtor 1 nor E al primarily for a ne 90 days befor Go to line 7 List below e paid that cr not include ct to adjustmen I or Debtor 2 c	's debts primarily consumer bettor 2 has primarily consumer personal, family, or household per you filed for bankruptcy, direction of the creditor to whom you pailed to the creditor to whom you pailed to not include payment payments to an attorney for the ton 4/01/22 and every 3 years or both have primarily consumer you filed for bankruptcy, directions.	Imer debts. Consumer debts d purpose." Id you pay any creditor a total d a total of \$6,825* or more intended to the support obligation in the support obligation is bankruptcy case. In the safter that for cases filed on the support debts.	of \$6,825* or more n one or more paym ations, such as child or after the date of a	? ents and tl	he total amount you nd alimony. Also, do	
		■ No.	Go to line 7		a you pay any oround, a tota				
		□ Yes	List below e	each creditor to whom you pai ments for domestic support o this bankruptcy case.					
	Credit	or's Name a	nd Address	Dates of payme	nt Total amount	Amount you still owe	Was this p	payment for	

Der	NOI I WIICHAEI LUXEIIDEIG			se ilulibei (# known)		
7.	Within 1 year before you filed for bankrupt Insiders include your relatives; any general prof which you are an officer, director, person in a business you operate as a sole proprietor.	artners; relatives of any gen n control, or owner of 20% o	eral partners; partners r more of their voting	erships of which you	ou are a genera ny managing a	al partner; corporations gent, including one fo
	■ No					
	☐ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cost		ments or transfer a	any property on a	account of a d	ebt that benefited an
	No					
	Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment itor's name
Par	t 4: Identify Legal Actions, Repossessio	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.					
	□ No					
	Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	e case
	Nationstary Mortgage LLC d/b/a Mr. Cooper v. Michael Luxenberg 611837/2017	Foreclosure	Nassau County 100 Supreme C Mineola, NY 11	Court Drive	■ Pending □ On appe □ Conclud	
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details belo No. Go to line 11.		erty repossessed, f	oreclosed, garni	shed, attached	l, seized, or levied?
	☐ Yes. Fill in the information below.					
	Creditor Name and Address	Describe the Property		Date		Value of the
		Explain what happened	i			property
11.	Within 90 days before you filed for bankru accounts or refuse to make a payment bed No Yes. Fill in the details.		luding a bank or fir	nancial institutio	າ, set off any a	mounts from your
	Creditor Name and Address	Describe the action the	creditor took		action was	Amount
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a ■ No □ Yes		erty in the possessi	takei		fit of creditors, a

Official Form 107

Deb	otor 1 Michael Luxenberg	Case number	(if known)	
Par	t 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, ■ No □ Yes. Fill in the details for each gift.	did you give any gifts with a total value of more t	than \$600 per person	?
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:			
14.	Within 2 years before you filed for bankruptcy, ■ No	did you give any gifts or contributions with a total	al value of more than	\$600 to any charity?
	☐ Yes. Fill in the details for each gift or contribu	ition.		
	Gifts or contributions to charities that total more than \$600 Charity's Name	Describe what you contributed	Dates you contributed	Value
	Address (Number, Street, City, State and ZIP Code)			
Par	t 6: List Certain Losses			
15.	Within 1 year before you filed for bankruptcy or gambling? No Yes. Fill in the details.	r since you filed for bankruptcy, did you lose any	thing because of thef	t, fire, other disaster,
	how the loss occurred Includ	ribe any insurance coverage for the loss le the amount that insurance has paid. List pending unce claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Par	t 7: List Certain Payments or Transfers			
	Within 1 year before you filed for bankruptcy, d	lid you or anyone else acting on your behalf pay ing a bankruptcy petition? ers, or credit counseling agencies for services require		rty to anyone you
	□ No			
	Yes. Fill in the details.			
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Aronow Law, PC 20 Crossways Park Drive North Suite 210 Woodbury, NY 11797 darren@aronowlaw.com	Attorney Fees	April 2019	\$1,500.00
17.	Within 1 year before you filed for bankruptcy, of promised to help you deal with your creditors of Do not include any payment or transfer that you list		or transfer any prope	rty to anyone who
	☐ Yes. Fill in the details.			
	Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

Debtor 1 Michael Luxenberg

Case number (if known)

18.	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details.							
	Person Who Received Transfer Address Person's relationship to you	Description and v property transferr			ny property or received or debts change	Date transfer was made		
19.	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-pro No Yes. Fill in the details.		y property to a se	elf-settled tru	st or similar device o	f which you are a		
	Name of trust	Description and v	alue of the prope	rty transferre	ed	Date Transfer was made		
Par	t 8: List of Certain Financial Accounts, Ins	truments, Safe Deposit	Boxes, and Stor	age Units				
20.	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated to the same sold to the sam	r other financial accour	nts; certificates o			,		
	■ No □ Yes. Fill in the details.	idiono, una otnor ima	iolai mottations.					
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accoun instrument	clo: mo	e account was sed, sold, ved, or nsferred	Last balance before closing or transfer		
21.	Do you now have, or did you have within 1 y cash, or other valuables? No	ear before you filed for	bankruptcy, any	safe deposit	box or other deposit	ory for securities,		
	☐ Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		escribe the c	contents	Do you still have it?		
22.	Have you stored property in a storage unit o	r place other than your	home within 1 ye	ear before yo	u filed for bankruptc	/?		
	■ No □ Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		escribe the c	contents	Do you still have it?		
Par	t 9: Identify Property You Hold or Control	for Someone Else						
23.	Do you hold or control any property that sor for someone.	neone else owns? Inclu	ude any property	you borrowe	d from, are storing fo	or, or hold in trust		
	■ No □ Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		escribe the p	property	Value		
Par	t 10: Give Details About Environmental Info	rmation						
For	the purpose of Part 10, the following definition	ons apply:						

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or Statement of Financial Affairs for Individuals Filing for Bankruptcy Official Form 107 page 5 toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or

Debtor 1	/lichael l	Luxen	bera
----------	------------	-------	------

Case number (if known)

	regu	lations controlling the cleanup of these	e substances, wastes, or material.						
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.								
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.								
Rep	ort a	I notices, releases, and proceedings th	at you know about, regardless of when	they	y occurred.				
24.	Has	any governmental unit notified you tha	t you may be liable or potentially liable	und	er or in violation of an environm	ental law?			
		No							
		Yes. Fill in the details.							
		ne of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)		Environmental law, if you know it	Date of notice			
25.	Hav	e you notified any governmental unit of	any release of hazardous material?						
		No							
		Yes. Fill in the details.							
		ne of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)		Environmental law, if you know it	Date of notice			
26.	Hav	e you been a party in any judicial or adr	ministrative proceeding under any envir	ronn	nental law? Include settlements	and orders.			
	_								
		No Yes. Fill in the details.							
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nati	ure of the case	Status of the case			
Par	t 11:	Give Details About Your Business or	Connections to Any Business						
27.	With	in 4 years before you filed for bankrupt	tcy, did you own a business or have any	v of	the following connections to an	/ business?			
			n a trade, profession, or other activity,	-		,			
		_	pany (LLC) or limited liability partnershi		•				
		☐ A partner in a partnership	carry (LLO) or miniou hability partiters in	P (<i>,</i>				
		_							
		☐ An officer, director, or managing ex	•						
	_	☐ An owner of at least 5% of the votin							
		No. None of the above applies. Go to I	Part 12.						
		Yes. Check all that apply above and fill	I in the details below for each business.	•					
		siness Name dress	Describe the nature of the business		Employer Identification number				
		nber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper		Do not include Social Security number or ITIN. Dates business existed				
28.	\Wi+k	in 2 years before you filed for bankrunt	tcy, did you give a financial statement to	o an		ıde all financial			
20.		tutions, creditors, or other parties.	toy, and you give a imanoial statement to	o an	yone about your business? men				
		No Yes. Fill in the details below.							
	Naı	ne	Date Issued						
		dress nber, Street, City, State and ZIP Code)							

Part 12: Sign Below

I have read the answers on this *Statement* of *Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 6

Debto	r 1 Michael Luxer	nberg	Case number (if known)	_
with a		n result in fines up to \$250,000, or imprisonment for up	perty, or obtaining money or property by fraud in connection to 20 years, or both.	n
/s/ Mi	ichael Luxenberg			
	ael Luxenberg ture of Debtor 1	Signature of Debtor 2		
Date	April 8, 2019	Date		
Did yo	u attach additional p	ages to Your Statement of Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?	
■ No				
☐ Yes	;			
Did yo	u pay or agree to pay	y someone who is not an attorney to help you fill out b	ankruptcy forms?	
■ No				
□ Yes	Name of Person	Attach the Bankruptcy Petition Preparer's Notice Dec	claration, and Signature (Official Form 119)	

Debtor 1 Michael Luxenberg Tist Name	Fill in this infor	mation to identify your accou			
Debtor 2 Enote Name Minde Name Last Name Las		• • • • • • • • • • • • • • • • • • • •			
United States Bankruptcy Court for the: EASTERN DISTRICT OF NEW YORK Case number If Nown's Check if this is an armended filling Official Form 108 Statement of Intention for Individuals Filling Under Chapter 7 12/15 If you are an individual filling under chapter 7, you must fill out this form if: Creditors have claims secured by your property, or you have leased personal property and the lease has not expired. You must fill this form with the court within 30 days after you fill your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must fill this form with the court within 30 days after you fill your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Fortiti List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral secures a debt? Creditor's Surrender the property and redeem it. Retain the property and redeem it. Retain the property and redeem it no a Reaffirmation Agreement. Yes Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter int	Deptor		liddle Name	Last Name	
Case number Case number Check if this is an amended filing Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 If you are an individual filing under chapter 7, you must fill out this form if: oreditors have claims secured by your property, or you have leased personal property and the lease has not expired. You must fill this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Part 1: List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral what do you intend to do with the property that secures a debt? Creditor's Surrender the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement.		First Name M	liddle Name	Last Name	
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Official Form 108

Creditor's

Statement of Intention for Individuals Filing Under Chapter 7

 \square Surrender the property.

page 1

☐ No

Debtor 1	Michael Luxenberg	Case number (if	known)
name: Descrip property securing	y	 □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	□ Yes
For any ur n the info	rmation below. Do not list real estate	ty Leases you listed in Schedule G: Executory Contracts and Une leases. Unexpired leases are leases that are still in effe ty lease if the trustee does not assume it. 11 U.S.C. § 36	ct; the lease period has not yet ended.
Describe	your unexpired personal property lea	ses	Will the lease be assumed?
Lessor's n Descriptio Property:	name: n of leased		□ No □ Yes
Lessor's n Descriptio Property:	name: n of leased		□ No □ Yes
Lessor's n Descriptio Property:	name: n of leased		□ No □ Yes
Lessor's n Descriptio Property:	name: n of leased		□ No □ Yes
Lessor's n Descriptio Property:	name: n of leased		□ No
Lessor's n Descriptio Property:	name: n of leased		□ No □ Yes
Lessor's n Descriptio Property:	name: n of leased		□ No □ Yes
Jnder pen	Sign Below halty of perjury, I declare that I have in hat is subject to an unexpired lease.	dicated my intention about any property of my estate th	nat secures a debt and any personal
	lichael Luxenberg	X	
Mich	nael Luxenberg ature of Debtor 1	Signature of Debtor 2	
Date	April 8, 2019	Date	

Official Form 108

Fill in this infor	mation to identify your case:		Ch	eck on	e box only as d	irected in	n this form and i	n Form
Debtor 1	Michael Luxenberg		12	2A-1Sı	nbb:			
Debtor 2 (Spouse, if filing)				■ 1. T	here is no pres	umption	of abuse	
United States	Bankruptcy Court for the: Eastern District of	New York		á	applies will be n	nade und	nine if a presump der <i>Chapter 7 M</i>	
Case number (if known)			_	□ з. т		does no	t apply now bec	
							but it could app	ly later.
Official F	'orm 100A 1			⊔ Ch	eck if this is a	n amen	ded filing	
	<u>form 122A - 1</u>		. 4 .		_			
Cnapter	7 Statement of Your Cur	rent Mor	ithly inc	om	<u>e </u>			12/15
attach a separat case number (if qualifying milita	and accurate as possible. If two married people a e sheet to this form. Include the line number to w known). If you believe that you are exempted fror ry service, complete and file Statement of Exemp	hich the addition n a presumption	al information a of abuse becau	applies. ise you	On the top of aid on the top of aid on the top of the t	ny addition	onal pages, write nsumer debts or l	your name and because of
Part 1: Ca	alculate Your Current Monthly Income							
	your marital and filing status? Check one on	ly.						
	arried. Fill out Column A, lines 2-11.							
☐ Marrie	ed and your spouse is filing with you. Fill ou	t both Columns	A and B, lines	2-11.				
■ Marrie	ed and your spouse is NOT filing with you.	You and your s	pouse are:					
■ Livi	ing in the same household and are not lega	lly separated. F	Fill out both Co	lumns	A and B, lines 2	2-11.		
pei	ing separately or are legally separated. Fill on alty of perjury that you and your spouse are length apart for reasons that do not include evadir	egally separated	l under nonbar	nkruptc	y law that applie	es or tha		
101(10A). For the 6 months,	erage monthly income that you received from all a rexample, if you are filing on September 15, the 6-m, add the income for all 6 months and divide the total the same rental property, put the income from that p	onth period would by 6. Fill in the res	be March 1 thro sult. Do not inclu-	ugh Aug de any i	gust 31. If the amount m	ount of you ore than o	ur monthly income once. For example	varied during , if both
				Colur		Colum Debto non-fi		
	ss wages, salary, tips, bonuses, overtime, aductions).	and commissio	ons (before all	\$	2,277.07	\$	2,036.98	
	and maintenance payments. Do not include is filled in.	payments from	a spouse if	\$	0.00	\$	0.00	
of you or from an u and room	ints from any source which are regularly par your dependents, including child support. Inmarried partner, members of your household Imates. Include regular contributions from a sp Oo not include payments you listed on line 3.	Include regular , your depender	contributions nts, parents,	\$	0.00	\$	0.00	
	me from operating a business, profession,	or farm						
			tor 1					
Gross red	ceipts (before all deductions)	\$ 0.00						
Ordinary	and necessary operating expenses	-\$ 0.00		•	0.00	•	0.00	
Net mont	hly income from a business, profession, or farr	n \$0.00	Copy here ->	•\$	0.00	\$	0.00	
6. Net inco	me from rental and other real property	D. 1	4au 4					
0	seinte (hafana all dadae)	\$ 0.00	tor 1					
	ceipts (before all deductions)	\$ 0.00 -\$ 0.00						
-	and necessary operating expenses	0.00	Copy here ->	. ¢	0.00	\$	0.00	
	hly income from rental or other real property	\$	Copy liele ->	Ψ	0.00	\$	0.00	
7 Intoract	dividends and revaltics			AD .	0.00		0.00	

Official Form 122A-1

Case number (if known)

					Column A Debtor 1		Column B Debtor 2 o non-filing		
8.	Unemplo	yment compensation			\$	0.00	\$	0.00	
		ter the amount if you contend that the amou I Security Act. Instead, list it here:	ınt received was a ben	efit under					
		J		0.00					
	For you	ır spouse	\$	0.00					
9.		or retirement income. Do not include any ander the Social Security Act.	amount received that w	vas a	\$	0.00	\$	0.00	
10.	Do not increceived a	rom all other sources not listed above. Solude any benefits received under the Social as a victim of a war crime, a crime against haterrorism. If necessary, list other sources or w.	Security Act or payme umanity, or internation	ents al or					
	•_				\$	0.00	\$	0.00	
	_				\$	0.00	\$	0.00	
	٦	Total amounts from separate pages, if any.		+	\$	0.00	\$	0.00	
11.		e your total current monthly income. Add mn. Then add the total for Column A to the		\$	2,277.07	+ \$_	2,036.98	= \$	4,314.05
								Total o	current monthly e
art	2: De	termine Whether the Means Test Applies	s to You						
12	Calculate	your current monthly income for the yea	ar. Follow these steps:						
		y your total current monthly income from line	•		Copy	v line 11	here=>	\$	4,314.05
	a. 00p.	, , ,	· · ·			,		•	4,514.05
	Multi	iply by 12 (the number of months in a year)						X	12
	12b. The	result is your annual income for this part of	the form				12b	s	51,768.60
13.	Calculate	the median family income that applies to	o you. Follow these st	eps:					
	Fill in the	state in which you live.	NY						
	Fill in the	number of people in your household.	4						
	To find a	median family income for your state and siz list of applicable median income amounts, g rm. This list may also be available at the bar	o online using the link	specified	in the separa	ate instru	. 13. otions	\$1	02,384.00
14.	How do t	he lines compare?							
	14a.	Line 12b is less than or equal to line 13. Go to Part 3.	On the top of page 1,	check box	1, There is i	no presur	nption of abus	e.	
	14b. □		of page 1, check box	2, The pre	esumption of	abuse is	determined b	y Form 12	22A-2.
art	3: Sig	gn Below							
		igning here, I declare under penalty of perju	ry that the information	on this sta	atement and	in any att	achments is ti	rue and c	orrect.
	V /s	/ Michael Luxenberg							
		ichael Luxenberg							
		gnature of Debtor 1							
		pril 8, 2019							
		M / DD / YYYY u checked line 14a, do NOT fill out or file Fo	ırm 122A 2						
	•	•							
	ii yo	u checked line 14b, fill out Form 122A-2 and	a me it with this loill.						

Michael Luxenberg

Debtor 1

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Eastern District of New York

In re	Michael Luxenberg		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENS	SATION OF ATTOR	RNEY FOR DE	EBTOR(S)
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,500.00
	Prior to the filing of this statement I have received		\$	1,500.00
	Balance Due		\$	0.00
2.	The source of the compensation paid to me was:			
	✓ Debtor ☐ Other (specify):			
3.	The source of compensation to be paid to me is:			
	✓ Debtor			
4.	✓ I have not agreed to share the above-disclosed compen	sation with any other person	unless they are mem	bers and associates of my law firm.
	I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name	on with a person or persons w s of the people sharing in the	who are not members compensation is atta	or associates of my law firm. A ched.
5.	In return for the above-disclosed fee, I have agreed to rend	ler legal service for all aspect	s of the bankruptcy c	ase, including:
	 a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, statement c. Representation of the debtor at the meeting of creditors d. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and applications 341 meeting. 	ent of affairs and plan which and confirmation hearing, ar luce to market value; exe	may be required; and any adjourned hear emption planning;	rings thereof; preparation and filing of
6.	By agreement with the debtor(s), the above-disclosed fee depresentation of the debtors in any disclary other adversary proceeding. These an at \$425.00 per hour. A per diem attorney me than \$350.00 per appearance.	hargeability actions, judi ad other actions are inclu	cial lien avoidance ded in more detai	I in the Retainer Agreement
		CERTIFICATION		
	I certify that the foregoing is a complete statement of any a pankruptcy proceeding.	greement or arrangement for	payment to me for re	epresentation of the debtor(s) in
A	April 8, 2019	/s/ Darren Aronow		
_	Date	Darren Aronow 4		
		Signature of Attorne	y	
		Aronow Law, PC 20 Crossways Pa	rk Drive North	
		Suite 210	IK DIIVE NOITII	
		Woodbury, NY 11	797	
		516-762-6700 Fa	x: 516-303-0066	
		darren@aronowla	aw.com	
		Name of law firm		

United States Bankruptcy Court Eastern District of New York

In re	Michael Luxenberg		Case No.	
		Debtor(s)	Chapter	7

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) or attorney for the debtor(s) hereby verify that the attached matrix (list of creditors) is true and correct to the best of their knowledge.

Date: April 8, 2019

/s/ Michael Luxenberg

Michael Luxenberg

Signature of Debtor

April 8, 2019

/s/ Hanin R. Shadood

Signature of Attorney

Hanin R. Shadood 5489596

Aronow Law, PC

20 Crossways Park Drive North Suite 210 Woodbury, NY 11797 516-762-6700 Fax: 516-303-0066

USBC-44 Rev. 9/17/98

Amex P.o. Box 981537 El Paso, TX 79998

Chase Card Po Box 15369 Wilmington, DE 19850

Dsnb Bloom Po Box 8218 Mason, OH 45040

Gm Financial Po Box 1181145 Arlington, TX 76096

Gross Polowy LLC 1775 Wehrle Drive suite 100 Buffalo, NY 14221

Nationstar/mr Cooper 350 Highland Houston, TX 77067

Santander Consumer USA PO BOX 961245 Fort Worth, TX 76161

Td Bank N.a. 32 Chestnut Street Lewiston, ME 04240

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

STATEMENT PURSUANT TO LOCAL BANKRUPTCY RULE 1073-2(b)

DEDIOK(S):	wiichaei Luxenberg	CASE NO.:.
		073-2(b), the debtor (or any other petitioner) hereby makes the following disclosure est knowledge, information and belief:
was pending at any spouses or ex-spous partnership and one have, or within 180	time within eight years befores; (iii) are affiliates, as deformore of its general partners.	"for purposes of E.D.N.Y. LBR 1073-1 and E.D.N.Y. LBR 1073-2 if the earlier case ore the filing of the new petition, and the debtors in such cases: (i) are the same; (ii) are fined in 11 U.S.C. § 101(2); (iv) are general partners in the same partnership; (v) are a ners; (vi) are partnerships which share one or more common general partners; or (vii) to of either of the Related Cases had, an interest in property that was or is included in the $\frac{1}{2}$ (a).]
□ NO RELATED	CASE IS PENDING OR H.	AS BEEN PENDING AT ANY TIME.
■ THE FOLLOW	ING RELATED CASE(S) I	S PENDING OR HAS BEEN PENDING:
1. CASE NO.: 18	- 78278 JUDGE:	DISTRICT/DIVISION: Eastern District - Central Islip
CASE STILL PEN		[If closed] Date of closing:
CURRENT STAT	US OF RELATED CASE:	(Discharged/awaiting discharge, confirmed, dismissed, etc.)
		(Discharged/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WH	ICH CASES ARE RELATE	ED (Refer to NOTE above): Prior Filing 12/07/2018
	LISTED IN DEBTOR'S SO F RELATED CASE:	CHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN
2. CASE NO.:	JUDGE: DISTI	RICT/DIVISION:
CASE STILL PEN	DING (Y/N):	[If closed] Date of closing:
CURRENT STAT	US OF RELATED CASE:	
		(Discharged/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WH	ICH CASES ARE RELATE	ED (Refer to NOTE above):
	LISTED IN DEBTOR'S SO OF RELATED CASE:	CHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN
3. CASE NO.:	JUDGE: DISTI	RICT/DIVISION:
CASE STILL PEN	DING (Y/N):	[If closed] Date of closing:

DISCLOSURE OF RELATED CASES (cont'd)	
CURRENT STATUS OF RELATED CASE:	(Discharged/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CASES ARE RELATED (Refer	r to NOTE above):
REAL PROPERTY LISTED IN DEBTOR'S SCHEDUL SCHEDULE "A" OF RELATED CASE:	LE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN
	als who have had prior cases dismissed within the preceding 180 days may not uired to file a statement in support of his/her eligibility to file.
TO BE COMPLETED BY DEBTOR/PETITIONER'S A	ATTORNEY, AS APPLICABLE:
I am admitted to practice in the Eastern District of New	York (Y/N):Y
I certify under penalty of perjury that the within bankrup as indicated elsewhere on this form. /s/ Hanin R. Shadood	otcy case is not related to any case now pending or pending at any time, except
Hanin R. Shadood 5489596 Signature of Debtor's Attorney Aronow Law, PC 20 Crossways Park Drive North	Signature of Pro Se Debtor/Petitioner
Suite 210 Woodbury, NY 11797 516-762-6700 Fax:516-303-0066	Signature of Pro Se Joint Debtor/Petitioner
	Mailing Address of Debtor/Petitioner
	City, State, Zip Code
	Area Code and Telephone Number

Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

<u>NOTE</u>: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.

USBC-17 Rev.8/11/2009